

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

LEDA MADDEN

Case No. 16-20287

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/21/2016.
- 2) The plan was confirmed on 09/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/20/2016.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,100.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$1,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$657.28
Court Costs	\$0.00
Trustee Expenses & Compensation	\$51.70
Other	\$21.76

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$730.74**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	1,751.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	253.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	5,962.00	5,962.27	5,962.27	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	5,753.00	5,753.89	5,753.89	0.00	0.00
COMENITY BANK	Unsecured	214.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	587.00	NA	NA	0.00	0.00
ENVOY MORTGAGE LTD	Secured	NA	3,939.82	3,939.82	0.00	0.00
ENVOY MORTGAGE LTD	Secured	160,984.00	158,491.15	162,430.97	0.00	0.00
FRANCISCAN ALLIANCE INC	Unsecured	850.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,981.00	1,921.73	1,921.73	0.00	0.00
LVNV FUNDING	Unsecured	840.00	900.12	900.12	0.00	0.00
LVNV FUNDING	Unsecured	587.00	587.67	587.67	0.00	0.00
MERRICK BANK	Unsecured	1,101.00	952.65	952.65	0.00	0.00
MIDLAND FUNDING	Secured	500.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Secured	800.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,188.00	1,188.22	1,188.22	0.00	0.00
MIDLAND FUNDING	Unsecured	1,569.00	1,569.04	1,569.04	0.00	0.00
MIDLAND FUNDING	Unsecured	905.00	940.38	940.38	0.00	0.00
MIDLAND FUNDING	Unsecured	1,203.00	1,703.90	1,703.90	0.00	0.00
MIDLAND FUNDING	Unsecured	798.00	1,598.27	1,598.27	0.00	0.00
MONEY MESSIAH	Unsecured	2,500.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,543.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	338.00	288.03	288.03	0.00	0.00
Radiant Cash	Unsecured	2,000.00	NA	NA	0.00	0.00
RIDGE ORTHOPEDICS	Unsecured	600.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	3,915.00	NA	NA	0.00	0.00
SIERRA AUTO FINANCE	Unsecured	1,424.00	NA	NA	0.00	0.00
SIERRA AUTO FINANCE	Secured	11,775.00	13,376.13	13,376.13	252.84	116.42
SYNCHRONY BANK	Unsecured	NA	161.45	161.45	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	121,217.00	124,772.63	124,772.63	0.00	0.00
ZAPLO LOANS	Unsecured	3,900.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$162,430.97	\$0.00	\$0.00
Mortgage Arrearage	\$3,939.82	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,376.13	\$252.84	\$116.42
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$179,746.92</b>	<b>\$252.84</b>	<b>\$116.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$148,300.25</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	\$730.74
Disbursements to Creditors	<u>\$369.26</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$1,100.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/03/2017

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.